#### Filing at a Glance

Company: RSUI Indemnity Company

Product Name: Woodworking Property Program SERFF Tr Num: RSNX-125236073 State: Arkansas

TOI: 01.0 Property SERFF Status: Closed State Tr Num: AR-PC-07-025485

Sub-TOI: 01.0001 Commerical Property (Fire Co Tr Num: PRPAR0026125F01 State Status:

and Allied Lines)

Filing Type: Form Co Status: Reviewer(s): Betty Montesi,

Llyweyia Rawlins, Brittany Yielding

Author: SPI RSUI Disposition Date: 07-25-2007

Date Submitted: 07-18-2007 Disposition Status: Approved

Effective Date Requested (New): 07-18-2007 Effective Date (New): 09-01-2007

Effective Date Requested (Renewal): Effective Date (Renewal): 09-01-

2007

#### **General Information**

Project Name: 2007-4001 Status of Filing in Domicile:
Project Number: 2007-4001 Domicile Status Comments:

Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:

Filing Status Changed: 07-25-2007

State Status Changed: 07-18-2007 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

This letter and the enclosed material are being submitted as an Independent form filing on behalf of RSUI Indemnity Company (RSUI).

The purpose of this filing is to amend the necessary state-specific endorsement(s) to be used with our Woodworking Property Program. We would like to replace the currently approved endorsement with the updated version, Arkansas Changes-Cancellation & Nonrenewal, IL0231 0907. We are adopting this new version to be consistent with ISO's interline amendment in which Boiler & Machinery was changed to read Equipment Breakdown. Although this updated change does not specifically apply to this line of business, we prefer to keep the most up-to-date ISO state-specific endorsements active in our library.

We ask that this filing become effective for all new and renewal business on September 1, 2007. If you have any questions regarding this filing, please call us at 404-231-2366.

Submitted by: Prepared by:

Lindsay Cleveland Sarah Whitfield

Product Development Consultant Product Development Technician

lcleveland@rsui.com swhitfield@rsui.com

#### **Company and Contact**

**Filing Contact Information** 

Lindsay Cleveland, Product Development

Consultant

945 East Paces Ferry Road (404) 260-3861 [Phone] Atlanta, GA 30326-1125 (404) 231-3755[FAX]

**Filing Company Information** 

RSUI Indemnity Company CoCode: 22314 State of Domicile: New Hampshire

Icleveland@rsui.com

945 East Paces Ferry Road Group Code: 501 Company Type:

**Suite 1800** 

Atlanta, GA 30326-1125 Group Name: State ID Number:

(404) 260-3866 ext. [Phone] FEIN Number: 16-0366830

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**Filing Fees** 

Fee Required? Yes Fee Amount: \$50.00

Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

RSUI Indemnity Company \$50.00 07-18-2007 14647989

# **Correspondence Summary**

#### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	07-25-2007	07-25-2007

# **Disposition**

Disposition Date: 07-25-2007 Effective Date (New): 09-01-2007 Effective Date (Renewal): 09-01-2007

Status: Approved

Comment:

Rate data does NOT apply to filing.

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Proper	Yes	
5	Casualty		
Supporting Document	Cover Letter	Approved	Yes
Form	Arkansas Changes-Cancellation &	Approved	Yes
	Nonrenewal		

## Form Schedule

Review	Form Name	Form #	Edition	Form Type Action	<b>Action Specific</b>	Readability	Attachment
Status			Date		Data		
Approved	Arkansas Changes- Cancellation &	IL 0231	0907	Endorseme Replaced nt/Amendm ent/Conditi	IL 0231	0.00	IL 0231.PDF
	Nonrenewal			ons			

#### THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

# ARKANSAS CHANGES – CANCELLATION AND NONRENEWAL

This endorsement modifies insurance provided under the following:

CAPITAL ASSETS PROGRAM (OUTPUT POLICY) COVERAGE PART
COMMERCIAL AUTOMOBILE COVERAGE PART
COMMERCIAL GENERAL LIABILITY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL LIABILITY UMBRELLA COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
CRIME AND FIDELITY COVERAGE PART
EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART
EQUIPMENT BREAKDOWN COVERAGE PART
FARM COVERAGE PART
FARM UMBRELLA LIABILITY POLICY
LIQUOR LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
PROFESSIONAL LIABILITY COVERAGE PART

- **A.** Paragraph **5.** of the **Cancellation** Common Policy Condition is replaced by the following:
  - **5.a.** If this policy is cancelled, we will send the first Named Insured any premium refund due.
    - **b.** We will refund the pro rata unearned premium if the policy is:
      - (1) Cancelled by us or at our request;
      - (2) Cancelled but rewritten with us or in our company group;
      - (3) Cancelled because you no longer have an insurable interest in the property or business operation that is the subject of this insurance; or
      - (4) Cancelled after the first year of a prepaid policy that was written for a term of more than one year.

- c. If the policy is cancelled at the request of the first Named Insured, other than a cancellation described in b.(2), (3) or (4) above, we will refund 90% of the pro rata unearned premium. However, the refund will be less than 90% of the pro rata unearned premium if the refund of such amount would reduce the premium retained by us to an amount less than the minimum premium for this policy.
- d. The cancellation will be effective even if we have not made or offered a refund.
- e. If the first Named Insured cancels the policy, we will retain no less than \$100 of the premium, subject to the following:
  - (1) We will retain no less than \$250 of the premium for the Equipment Breakdown Coverage Part.
  - (2) We will retain the premium developed for any annual policy period for the General Liability Classifications, if any, shown in the Declarations.
  - (3) If the Commercial Auto Coverage Part covers only snowmobiles or golfmobiles, we will retain \$100 or the premium shown in the Declarations, whichever is greater.

- (4) If the Commercial Auto Coverage Part covers an "auto" with a mounted amusement device, we will retain the premium shown in the Declarations for the amusement device and not less than \$100 for the auto to which it is attached.
- **B.** The following is added to the **Cancellation** Common Policy Condition:

# 7. Cancellation Of Policies In Effect More Than 60 Days

- a. If this policy has been in effect more than 60 days or is a renewal policy, we may cancel only for one or more of the following reasons:
  - (1) Nonpayment of premium;
  - (2) Fraud or material misrepresentation made by you or with your knowledge in obtaining the policy, continuing the policy or in presenting a claim under the policy;
  - (3) The occurrence of a material change in the risk which substantially increases any hazard insured against after policy issuance:
  - (4) Violation of any local fire, health, safety, building or construction regulation or ordinance with respect to any insured property or its occupancy which substantially increases any hazard insured against under the policy;
  - (5) Nonpayment of membership dues in those cases where our by-laws, agreements or other legal instruments require payment as a condition of the issuance and maintenance of the policy; or
  - **(6)** A material violation of a material provision of the policy.
- **b.** Subject to Paragraph **7.c.**, if we cancel for:
  - (1) Nonpayment of premium, we will mail or deliver written notice of cancellation, stating the reason for cancellation, to the first Named Insured and any lienholder or loss payee named in the policy at least 10 days before the effective date of cancellation.

- (2) Any other reason, we will mail or deliver notice of cancellation to the first Named Insured and any lienholder or loss payee named in the policy at least 20 days before the effective date of cancellation.
- c. The following applies to the Farm Umbrella Liability Policy, Commercial Liability Umbrella Coverage Part and the Commercial Automobile Coverage Part:
  - (1) If we cancel for nonpayment of premium, we will mail or deliver written notice of cancellation, stating the reason for cancellation, to the first Named Insured and any lienholder or loss payee named in the policy, and any lessee of whom we have received notification prior to the loss, at least 10 days before the effective date of cancellation;
  - (2) If we cancel for any other reason, we will mail or deliver notice of cancellation to the first Named Insured and any lienholder or loss payee named in the policy, and any lessee of whom we have received notification prior to the loss, at least 20 days before the effective date of cancellation.
- **C.** Paragraph **g.** of the **Mortgageholders** Condition, if any, is replaced by the following:
  - **g.** If we elect not to renew this policy, we will give written notice to the mortgageholder:
    - (1) As soon as practicable if nonrenewal is due to the first Named Insured's failure to pay any premium required for renewal; or
    - (2) At least 60 days before the expiration date of this policy if we nonrenew for any other reason.
- **D.** The following Condition is added and supersedes any other provision to the contrary:

#### **NONRENEWAL**

- If we decide not to renew this policy, we will mail to the first Named Insured shown in the Declarations, and to any lienholder or loss payee named in the policy, written notice of nonrenewal at least 60 days before:
  - a. Its expiration date; or
  - b. Its anniversary date, if it is a policy written for a term of more than one year and with no fixed expiration date.

However, we are not required to send this notice if nonrenewal is due to the first Named Insured's failure to pay any premium required for renewal.

The provisions of this Paragraph 1. do not apply to any mortgageholder.

2. We will mail our notice to the first Named Insured's mailing address last known to us. If notice is mailed, proof of mailing will be sufficient proof of notice.

# **Rate Information**

Rate data does NOT apply to filing.

# **Supporting Document Schedules**

**Review Status:** 

Satisfied -Name: Uniform Transmittal Document- Approved

Property & Casualty

Comments:

**Attachments:** 

AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF

AR - NAIC FORM FILING SCHEDULE.PDF

**Review Status:** 

Approved 07-25-2007

07-25-2007

Satisfied -Name: Cover Letter

Comments: Attachment:

Cover Letter.PDF

# **Property & Casualty Transmittal Document**

1.	Reserved for Insurance I Use Only	Pept.	2. Insurance Department Use only  a. Date the filing is received:  b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: New Business Renewal Business f. State Filing #: g. SERFF Filing #: h. Subject Codes						
3.	Group Name								Group NAIC #
	RSUI Group, Inc.								0501
4.	Company Name(s)				Domicile	NAIC #	FEIN#		State #
	RSUI Indemnity Company				NH	22314	16-036	6830	
5.	5. Company Tracking Number 2007-4001								
Conta	ct Info of Filer(s) or Corpora	te Office	r(s) [includ	le toll-fre	ee number]				
6.	Name and address		tle	Telep	ohone #s	FAX	#		e-mail
	Lindsay Cleveland 945 East Paces Ferry Road, Suite 1800 Atlanta GA 30326-1125	Devel	duct opment sultant	404-2	260-3861	404-231-3755 Iclev		eland@rsui.com	
7.	Signature of authorized file	er			dsay a	levelan	L		
8.	8. Please print name of authorized filer			Lindsay Cleveland					
	Filing Information (see General Instructions for descriptions of these fields)								
9.	Type of Insurance (TOI)	L TON			roperty	-I D 1	. /⊏'	l ^ II' '	Linas
10. 11.	` ' '			01.0001 Commerical Property (Fire and Allied Lines)					
	applicable) [See State Specific		ments]	N/A					
12.				Woodworking Property Program					
13.	3. Filing Type			Rate/Loss Cost Rules Rates/Rules					
				<ul><li>☑ Forms</li><li>☐ Combination Rates/Rules/Forms</li><li>☐ Withdrawal</li><li>☐ Other (give description)</li></ul>					
14.	Effective Date(s) Requeste	d		New:			Rene	ewal: 9	9/01/07
15.				☐ Yes ☐ No					
	16. Reference Organization (if applicable)			N/A					
17. 18.	Reference Organization # 8 Company's Date of Filing	k litle		N/A 7/18/07	7				
19.	Status of filing in domicile				t Filed	Pending	ΠΔιιtl	horized	Disapproved

PC TD-1 pg 1 of 2 © 2007 National Association of Insurance Commissioners

#### **Property & Casualty Transmittal Document**

20. This filing transmittal is part of Company Tracking # 2007-4001

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

This letter and the enclosed material are being submitted as an Independent form filing on behalf of RSUI Indemnity Company (RSUI).

The purpose of this filing is to amend the necessary state-specific endorsement(s) to be used with our Woodworking Property Program. We would like to replace the currently approved endorsement with the updated version, Arkansas Changes-Cancellation & Nonrenewal, IL0231 0907. We are adopting this new version to be consistent with ISO's interline amendment in which Boiler & Machinery was changed to read Equipment Breakdown. Although this updated change does not specifically apply to this line of business, we prefer to keep the most up-to-date ISO state-specific endorsements active in our library.

We ask that this filing become effective for all new and renewal business on September 1, 2007. If you have any questions regarding this filing, please call us at 404-231-2366.

Submitted by: Prepared by:

Lindsay Cleveland Sarah Whitfield

Product Development Consultant Product Development Technician

lcleveland@rsui.com swhitfield@rsui.com

22. Filing Fees (Filer must provide check # and fee amount if applicable.)

[If a state requires you to show how you calculated your filing fees, place that calculation below]

**Check #:** N/A-Sent through EFT.

**Amount:** \$50.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

PC TD-1 pg 2 of 2

<sup>\*\*\*</sup>Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

#### FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms) (Do <u>not</u> refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking # 2007-4001								
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)  N/A								
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or Withdrawn?		If replacement, give form # it replaces	Previous state filing number, if required by state			
01	Arkansas Changes- Cancellation & Nonrenewal	IL 0231 0907	☐ Wit	placement thdrawn	IL 0231 0702	2004-2003			
02			☐ Wit	placement thdrawn					
03			☐ Wit	placement thdrawn					
04			☐ Wit	placement thdrawn					
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09			☐ Wit	placement thdrawn					
10			☐ Wit	placement thdrawn					
11				w placement					



**RSUI Group, Inc.** 945 East Paces Ferry Road Suite 1800 Atlanta, GA 30326-1160

Phone (404) 231-2366 Fax (404) 231-3755

July 18, 2007

Commissioner Julie Benafield Bowman Arkansas Department of Insurance 1200 West Third Street Little Rock, AR 72201-1904

Attn: Property & Casualty Division

SENT VIA SERFF

# COMMERCIAL LINES DIVISION FIVE - FIRE AND ALLIED LINES WOODWORKING PROPERTY PROGRAM INDEPENDENT - FORM RSUI FILING NUMBER - 2007-4001

RSUI INDEMNITY COMPANY
NAIC# 0501-22314 FEIN# 16-0366830 STATE ID#

Dear Commissioner Benafield Bowman:

This letter and the enclosed material are being submitted as an Independent form filing on behalf of RSUI Indemnity Company (RSUI).

The purpose of this filing is to amend the necessary state-specific endorsement(s) to be used with our Woodworking Property Program. We would like to replace the currently approved endorsement with the updated version, Arkansas Changes-Cancellation & Nonrenewal, IL0231 0907. We are adopting this new version to be consistent with ISO's interline amendment in which Boiler & Machinery was changed to read Equipment Breakdown. Although this updated change does not specifically apply to this line of business, we prefer to keep the most up-to-date ISO state-specific endorsements active in our library.

The filing fee of \$50.00 has been sent through the EFT system.

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Submitted by:

Lindsay Cleveland

Product Development Consultant

Lindsay Cleveland

lcleveland@rsui.com

Prepared by:

Sarah Whitfield

Product Development Technician

Sarah M. Writfield

swhitfield@rsui.com